

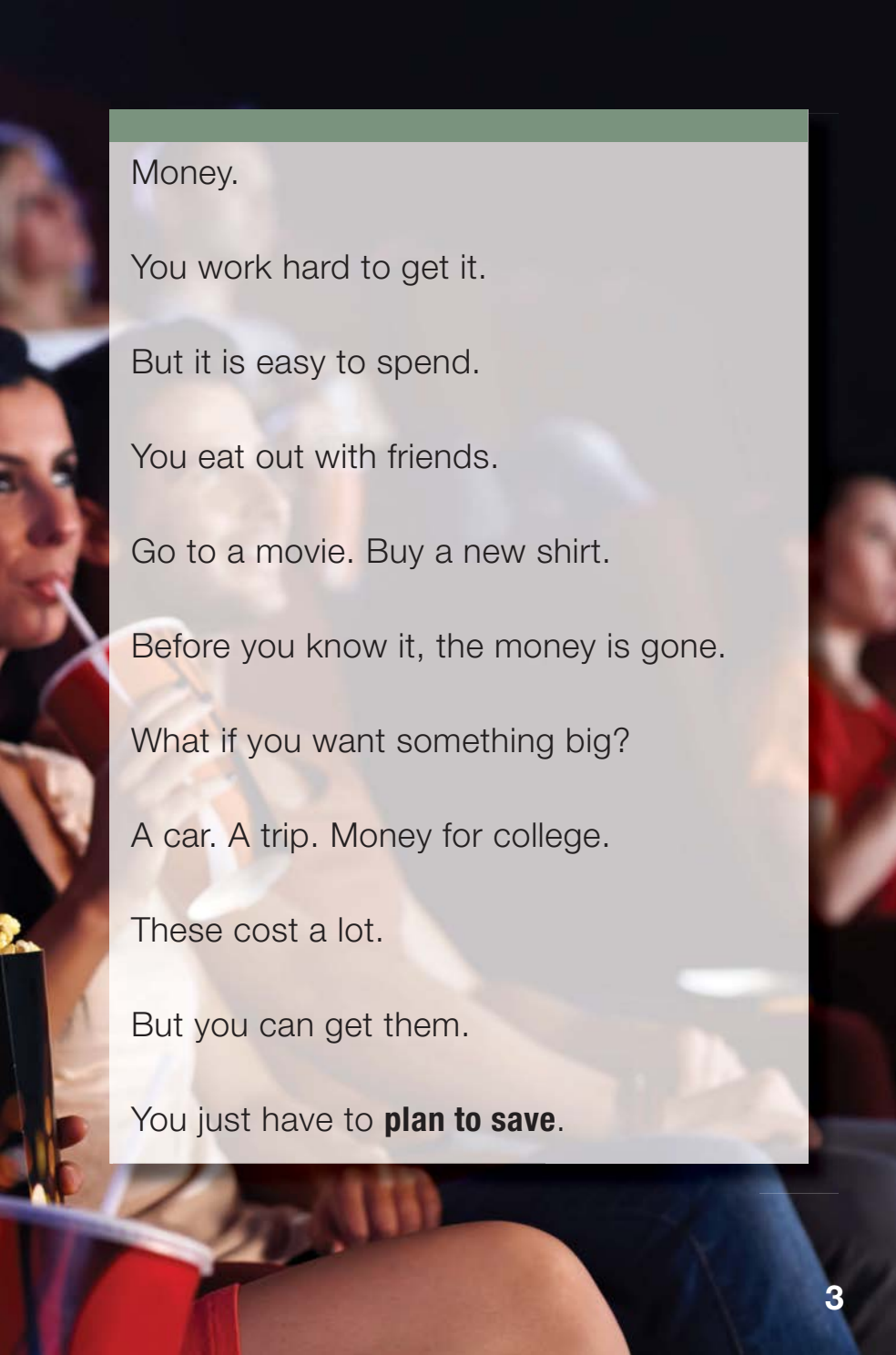
LIFESKILLS IN ACTION

**MONEY
SKILLS +**

**Planning
to Save**

SUSAN ROSE SIMMS





Money.

You work hard to get it.

But it is easy to spend.

You eat out with friends.

Go to a movie. Buy a new shirt.

Before you know it, the money is gone.

What if you want something big?

A car. A trip. Money for college.

These cost a lot.

But you can get them.

You just have to **plan to save.**



How do you **save money**?

You set it aside. Don't spend it.

This seems easy. But it's not.

There is so much to buy.

Food. Clothes. School supplies.

And there are bills to pay.

Many people live paycheck to paycheck.

They earn money each month.

But they spend every penny.

Some even spend more than they make.

They want to save. But they don't.





Not saving can lead to big trouble.

Times can get tough.

People can lose their jobs.

Things can happen they don't expect.

A car accident. A hospital stay.

No savings means no money for times like these.



People go into **debt**. They owe others money.

They may lose things they have.

Their car. Even their home.

It is hard to get back
on track.

That is why you
must plan. Plan
to save.



Anyone can save.

JUST FOLLOW THESE STEPS:

- 1. Set a goal.**
- 2. Find money to save.**
- 3. Treat savings like a bill.**







First, **set a goal.**

What do you want to save for?

It could be a car. Or college.

Or a place of your own.